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Public Comments on Agency Information Collection Activities; Proposals, Submissions, and Approvals: National Survey of Unbanked and Underbanked Households:======

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Submitter Info:

First Name: R. Craig Last Name: Schafer

Mailing Address: 4-901G Kuhio Hwy.

City: Kapaa

Country: United States State or Province: HI Postal Code: 96746

Organization Name: Money Service Centers of Hawaii, Inc.

Comment: It has been proven over and over that many financial service consumers have non-traditional financial needs and prefer to patronize non-bank financial service providers who offer financial products and services more in tune with these needs. These people have made it clear that they prefer transaction based services over bank accounts.

There is no point to doing yet another survey that will once again prove that not everyone wants or needs a bank account. Rather than unsuccessfully continuing to push people into bank accounts, an effort should be made to bring non-bank financial service providers and their many satisfied customers into the financial mainstream.

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